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CONFIRMATION NO. 1547

<b>SERIAL NUMBER</b> 10/821,610	<b>FILING OR 371(c) DATE</b> 04/09/2004 <b>RULE</b>	<b>CLASS</b> 705	<b>GROUP ART UNIT</b> 3694	<b>ATTORNEY DOCKET NO.</b>	
<b>APPLICANTS</b> Carlos Andres Lozano, Pembroke Pines, FL;					
<b>** CONTINUING DATA *****</b> <div style="text-align: right;">NONE SM 4/19/07</div>					
<b>** FOREIGN APPLICATIONS *****</b> <div style="text-align: right;">NONE SM 4/19/07</div>					
<b>IF REQUIRED, FOREIGN FILING LICENSE GRANTED ** SMALL ENTITY **</b> <b>** 06/24/2004</b>					
Foreign Priority claimed <input type="checkbox"/> yes <input checked="" type="checkbox"/> no 35 USC 119 (a-d) conditions <input type="checkbox"/> yes <input checked="" type="checkbox"/> no <input type="checkbox"/> Met after met Allowance Verified and Acknowledged <i>[Signature]</i> SM Examiner's Signature Initials		<b>STATE OR COUNTRY</b> FL	<b>SHEETS DRAWING</b> 0	<b>TOTAL CLAIMS</b> 1	<b>INDEPENDENT CLAIMS</b> 1
<b>ADDRESS</b> 24131					
<b>TITLE</b> Pay bills and accumulate wealth using a personalized financial debit-credit combination card that allows the user to make payment transactions against the user's own funds and encourages the user to pay back the account on a monthly basis for the charges made. If payments are not made punctually, then the account holder is also responsible for paying interests, late fees, and processing charges to his or her own account					
<b>FILING FEE RECEIVED</b> 410	FEES: Authority has been given in Paper No. _____ to charge/credit DEPOSIT ACCOUNT No. _____ for following:		<input type="checkbox"/> All Fees <input type="checkbox"/> 1.16 Fees ( Filing ) <input type="checkbox"/> 1.17 Fees ( Processing Ext. of time ) <input type="checkbox"/> 1.18 Fees ( Issue ) <input type="checkbox"/> Other _____ <input type="checkbox"/> Credit		